

**Information to identify the case:**

Debtor 1	<u>Kacey L. Kowalchuk</u>	Social Security number or ITIN	xxx-xx-5881
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-32492-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kacey L. Kowalchuk

7/9/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kacey L. Kowalchuk  
Debtor

Case No. 15-32492-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 09, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID	Recipient Name and Address
db	+ Kacey L. Kowalchuk, 1003 Washington Common, Hillsborough, NJ 08844-4311
515881859	+ Neal M. Ruben, Esq, 179 Avenue at the Common, Ste 201, Shrewsbury, NJ 07702-4558
515882424	+ Neal M. Ruben, Esquire, 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558
515881860	Williamsburg Square, c/o Towne and Country Management, P.O. Box 12500, Newark, NJ 07101-3600

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 09 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 09 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: camanagement@mtb.com	Jul 09 2021 20:29:00	Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437
cr	+ EDI: DRIV.COM	Jul 10 2021 00:23:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518574138	Email/Text: camanagement@mtb.com	Jul 09 2021 20:29:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
518574139	Email/Text: camanagement@mtb.com	Jul 09 2021 20:29:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
515881858	+ Email/Text: collectionbankruptcy@oceanfirst.com	Jul 09 2021 20:29:00	Ocean First, 975 Hooper Avenue, Toms River, NJ 08753-8320
516105274	+ Email/Text: collectionbankruptcy@oceanfirst.com	Jul 09 2021 20:29:00	Ocean First Bank, 975 Hooper Avenue, Toms River, NJ 08753-8320
515881861	+ EDI: WFFC.COM	Jul 10 2021 00:23:00	Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039
515882426	+ EDI: WFFC.COM	Jul 10 2021 00:23:00	Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039
516062108	EDI: WFFC.COM	Jul 10 2021 00:23:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
516099107	EDI: WFFC.COM	Jul 10 2021 00:23:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 09, 2021

Form ID: 3180W

Total Noticed: 16

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515882423	*+	Ocean First, 975 Hooper Avenue, Toms River, NJ 08753-8320
515882425	*	Williamsburg Square, c/o Towne and Country Management, P.O. Box 12500, Newark, NJ 07101-3600

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Neal M. Ruben	on behalf of Creditor Hudson City Savings Bank rubes13@aol.com
Phillip Andrew Raymond	on behalf of Creditor M&T Bank phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Stacey L. Mullen	on behalf of Debtor Kacey L. Kowalchuk slmullen@comcast.net
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 10